INTRODUCTION

A FAMILY GIFT

For years, I put off getting organized: Typing up that list of passwords. Labeling those photos sitting in boxes on my bedroom floor. Updating my will.

It wasn’t just that the chaos made me crazy. It was my concern that, should something happen to me, I was leaving my family in the dark.

If you’re reading this book, there’s a good chance that you, too, are ready to get your life in order and make sure your family knows your plans and wishes. That’s where I step in: to make it easier and to nudge you each step of the way.

In the following pages, I guide you through the process of gathering in one place your finances, legal documents, online accounts, wishes about medical care, and more. Plus I tell you what you need, what’s missing, and where to get it. While giving you peace of mind, this book is also a gift to your loved ones, sparing them stressful decisions and needless frustrations when you’re ill or upon your death.

The chapters are arranged for you to set out your history, assets and liabilities, legal documents, and medical and final wishes.

In Chapter 1, you can provide your personal history, and in Chapter 2, you can outline your family history, sharing your memories and knowledge of those who came before you. Perhaps even more important to you and to your family than your passwords and bank statements is the cherished legacy you can provide by passing on your unique knowledge of your family history; your recollections about your own life, interests, and accomplishments; and other special remembrances.

In Chapters 3 through 8, you can detail your assets and liabilities to ease the process of handling your estate and make your family members aware of all the resources they may be entitled to. In Chapter 4, your family survivors will find checklists to help them apply for any benefits they are eligible to receive.
In Chapter 9, you can review the legal documents needed and note where they are located. This way, when the time comes, your loved ones will be able to locate the documents so important to you and to them.

In Chapter 10, you can set out what you would like your family to do when you are ill or upon your death. Many people live together for fifty years without discussing their wishes regarding life support, organ donations, funeral or memorial services, and burial or cremation. Without meaning to do so, they leave many distressing decisions for their loved ones. You can make it so much easier on your family during any illness and at your death by simply deciding on and putting in writing what you want and expect.

This book should bring both you and your family members comfort and peace of mind. They won’t have to be scrambling to find documents or guessing what you might have wanted them to do. Filling out these checklists will make everyone’s life so much easier.

How to use this book

Each chapter starts with a to-do checklist you can use as you collect the information you want to gather. For each item on the checklist, you will find basic information about it as well as tips on how to locate and organize it. After the explanations, you’ll find action checklists where you provide your loved ones with a detailed record of your personal history, family history, financial assets, medical and final wishes, and other notes.

You probably can’t complete this guide in one or two sittings. Some information will take extra thought or research. But don’t look upon it as a task. If you approach it in manageable sections and view it as a fascinating family project, you will find great satisfaction in tracking down bits and pieces of your family history, locating the missing birth certificates, and gradually putting your affairs in order.

You will probably want to start by looking through the list of My To-Do Checklists starting on page xv to get an overview of the many topics covered by this book. Go through a first run to check off the items that don’t apply to your circumstances. You may find that you’ll want to start with just one section or checklist that is the easiest for you to accomplish.

Check off each item on the lists as you complete that step. Even though you might not have all the answers at first, take the time to find them. You will see tips on how to gather some of the information and places to record your information. You know the sources; your family may not.

You should also prioritize: What should be completed sooner rather than later? Your priority list is unique to you, but you may want to put at the top of your list having medical advance directives, recording your personal medication record, filling in your personal history, talking with your lawyer about your estate plans, indicating where your important papers are located, and making decisions about your funeral.
You are never too young or too old to make plans and arrangements so you can stay in control of your affairs. Accidents, strokes, heart attacks, and dementia can happen at any age, without warning. By starting now to plan ahead for possible incapacity and inevitable death, you are taking the positive steps to getting your life in order, reaching peace of mind, and ensuring your wishes are known.

Feel free to modify the checklists according to your needs. For example, if you are unmarried but have someone significant in your life that you would like to include, just cross through spouse and replace it with the term you prefer to describe your relationship, such as special friend or lifetime partner.

A few tips:

**Fill in the paper checklists with a pencil or erasable pen.** This book is for you to write in. If your decisions or assets change as time goes by, it will be easy to update what you have previously written.

**Print legibly.** After all, if you take the time to create this record, you want your family to be able to read it.

**Keep the forms up-to-date.** As changes occur, revise the forms. Update and review them at least once every year. Set aside some time at the beginning of each year to update the forms and add new information. Just after you have pulled together files and papers to prepare your taxes is a good time to review and update these forms.

**Use the downloadable forms.** The checklists in this book can be downloaded from the ABA website at (ambar.org/AARPforms). This makes it very easy for you to fill out the checklists and to make changes so they are up to date. Note in this book the file or folder name so your family can easily find it on your computer. As you complete a chapter, you may want to print out a copy and place the pages in a three-ring binder. You may also want to add plastic pages to slip in clippings or documents you come across. You’ll want to keep a hard copy (and a backup file) of these documents in your filing system. Be sure to note where you have those copies stored so they will be readily available.

**Discuss this book with your family members.** They must be aware that you have taken the time to gather the valuable information in this book, know where your checklists are located, and be informed about your wishes. Be sure to tell them that you are working on gathering this information. Whether you are recording it in the book, storing it electronically, or printing out pages for a binder, your family needs to know how to locate this treasure trove of information.

**A word of caution.** You are assembling a great deal of very personal information that, in the wrong hands, could be used to your disadvantage. Unfortunately, there are unscrupulous people who do not have your best interests in mind. They may even be people you think you should be able to trust. While they may not admit it, some relatives
may be more concerned about their own interests than yours. In some families, it is difficult
to impossible to reach a consensus or agreement on just about anything. Be cautious about
whom you share the information with. The nosy neighbor, the distant relative, or the casual
friend may not be able to keep confidential this very private information.

A word of encouragement. These records can be of significant interest and value
to you during your lifetime and can provide a sense of personal freedom. The greatest
satisfaction will be in knowing that if anything happens to you, you will be providing an
invaluable resource for your family with your notes, your wishes, and the information in
this book.